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ABSTRACT

This study examined changes in low-income children's living arrangements over time. Caregivers of children in Boston, Chicago, and San Antonio completed interviews in 1999 and then again 16 months later as part of the Three-City Study of low-income families with children. The percentage of children living with single mothers who were not cohabiting or married declined from 57 to 54 percent between interviews. The percentage of children living with mothers and their cohabiting partners increased from 8 to 10 percent, while the percentage living with mothers and their married partners increased from 26 to 28 percent. Virtually all cohabiting and marriage that began between the first and second interviews involved a mother and a man who was not the child's biological father. About 42 percent of mothers who were cohabiting at the first interview had ended the relationship by the second interview, and 16 percent had married. About 18 percent of mothers who were

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married at the first interview had separated by the second interview. Overall, 22 percent of children had experienced changes in their caregivers' living arrangement during the interval. Approximately 44 percent of parents who began cohabiting or were married between interviews had not received welfare since the passage of national welfare reform legislation in 1996. (Contains 28 endnotes.) (SM)

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A Closer Look at Changes in Children's Living Arrangements in Low-Income Families

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WELFARE, CHILDREN, AND FAMILIES: A THREE-CITY STUDY

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Several recent reports have suggested a reversal in the late 1990s of the decades-long rise in the percentage of children living with single parents.[1] They show a modest increase in the percentage of children living with two biological, step-, or adoptive parents. Moreover, the reversal appears to be stronger among children in low-income families, which some observers have taken as evidence that welfare reform policies may have played a key role.[2] However, none of these studies followed the same children over time; rather, the authors compared children in separate samples at two or more points in time. In this report, we present data from a sample of children in low-income families in Boston, Chicago, and San Antonio whose caregivers were interviewed between March and December of 1999 and then again, sixteen months later, on average.

In brief, we find:

- The percentage of children living with a single mother (who was not cohabiting or married) declined from 57 percent at the first interview to 54 percent at the second, consistent with the recent national reports. The decline was strongest among African Americans and Puerto Ricans.
- The percentage of children living with a mother and her cohabiting partner increased from 8 to 10 percent, while the percentage living with a mother and her married partner increased from 26 to 28 percent, again consistent with national data.
- Virtually all of the cohabiting and marriage that began between the interviews involved a mother and a man who was not the child's biological father. The percentage of children living with both biological parents did not increase.
- 42 percent of the mothers who were cohabiting at the first interview had ended the relationship by the second interview and 16 percent had married.
- 18 percent of the mothers who were married at the first interview had separated by the second interview.
- Overall, 22 percent of children had experienced a change in their caregiver's living arrangement during the interval.
- 44 percent of the parents who began to cohabit or were married between the interviews had not received welfare since the passage of national welfare reform legislation in 1996.

The Three-City Study

The longitudinal survey component of the Three-City Study comprises two interviews with approximately 2,100 low-income families with children in Boston, Chicago, and San Antonio. The first round of interviews, which we will call wave 1, took place between March and December 1999 and had a 74 percent response rate. All families had a child age 0 to 4 or 10 to 14 who became the focus of the interview.[3] In addition, all families had incomes less than 200 percent of the federal poverty line at the time of the first interview. Families were sampled from

low-income neighborhoods in the three cities; over 90 percent of the sampled block groups had poverty rates of more than 20 percent.[4] Interviews were conducted in English and Spanish, and most of the families were from minority racial and ethnic groups: 47 percent were Hispanic, 44 percent were African-American, and 9 percent were non-Hispanic white. The Hispanic subtotal can be further divided into 24 percent Mexican-American, 13 percent Puerto Rican, and 10 percent other Hispanic. All children were living with female caregivers, over 90 percent of them mothers, at the first interview. The second round of interviews, which we will call wave 2, was conducted between September 2000 and May 2001. We were able to successfully reinterview 88 percent of the families. The average time between interviews was 16 months. The tabulations shown here are weighted to reflect the experience of the typical child in a low-income family in low-income neighborhoods in the cities. They also give equal weight to the data from each city.

Changes in Living Arrangements

Table 1 shows children's living arrangements at the two interviews and the percentage point change between them.[5] We use the term "parent" broadly to refer to the caregiver and the partner she is living with, whether they are cohabiting or married. The partner may or may not be the biological father of the child. It is possible that some partners may not be regarded as parent-figures by the caregiver and child. About 9 percent of the children in our sample were not living with either of their parents, and that percentage hardly changed between the interviews. The percentage of children living with a non-cohabiting, unmarried single parent, shown in row 2, declined by 3.5 percentage points. In contrast, the percentage living in any form of two-parent family (rows 3 through 6) increased from 33.9 percent to 37.9 percent. These changes are consistent with other recent reports. For instance, Acs and Nelson compared the 1997 and 1999 waves of the National Survey of America's Families.[6] Using the same definition of a low-income family as in our survey (household income less than 200 percent of the federal poverty line), they found that the proportion of children in single-mother families declined 3.1 percentage points and the proportion living with two parents increased 2.2 percentage points. Dupree and Primus (2001), analyzing a fixed proportion of low-income children in Current Population Survey data from 1995 to 2000, reported a drop of 3.9 percentage points in the proportion living in single-parent families and an increase of 3.4 percentage points in the percentage living with two parents.[7]

Table 1. Children's Living Arrangements at Waves 1 and 2 of the Survey (n = 2,046)

Children's living arrangement	Wave 1	Wave 2	Percentage point change
With neither parent	9.0	8.6	-0.4
With mother neither cohabiting nor married	57.2	53.7	-3.5**
With mother cohabiting with nonbiological father	2.2	5.6	+3.4**
With two cohabiting, biological parents	5.5	4.3	-1.2*
With mother married to nonbiological father	5.4	7.0	+1.6**
With two married, biological parents	20.8	21.0	+0.2
TOTAL	100.1%	100.2%	

* $p < .05$ **$p < .01$ Percentages may not add to 100.0 because of rounding error.

A closer examination of Table 1 shows that the increase in two-parent families was confined to stepfamilies formed by cohabitation and, secondarily, marriage. The largest increase in the table occurred among families in which a biological parent was cohabiting with a nonbiological parent (row 3). There was also an increase in families in which a biological parent was married to a nonbiological parent (row 5). In contrast, the proportion of families consisting of two married, biological parents hardly changed (row 6) and the proportion consisting of two cohabiting biological parents declined (row 4). Overall, then, there was no increase in the proportion of children living with two biological parents.[8]

In our sample, as is the case nationwide, single-parent families were more common among African Americans than among Hispanics, particularly among Mexican Americans. But African Americans showed a decrease in single-parent families (from 68.3 to 64 percent) whereas Mexican Americans showed a negligible increase (from 41.3 to 41.5). Puerto Ricans, another minority group with a high number of single parents, also showed substantial change, although their modest numbers in our sample make our estimates less precise: the percentage of single parent families among Puerto Ricans declined from 67.4 to 57.1 percent.

Family Stability

Although Table 1 provides useful snapshots of children's living arrangements at two points in time, it does not show the transitions into and out of various living arrangements that occurred between the two waves. Far more transitions occurred than the modest net changes in Table 1 suggest. In fact, 22 percent of the children experienced a transition from one living arrangement to another between waves 1 and 2.

Table 2 shows in more detail the stability of different types of family living arrangements. In this table we distinguish between cohabiting and marital relationships; but to simplify the figures, we do not distinguish between biological and nonbiological parents. Thus, both the marriages and cohabiting relationships include both two-biological-parent households and biological parent-stepparent households.

Table 2. Children's Living Arrangement at Wave 1 by Living Arrangements at Wave 2.

	Living arrangement at wave 1			
Living arrangement at wave 2	Living with neither parent at wave 1	Living with one parent at wave 1	Living with two cohabiting parents at wave 1	Living with two married parents at wave 1
With neither parent at wave 2	87.8	0.7	0.3	0.7
With one parent at wave 2	5.8	80.2	41.7	15.9
With two cohabiting parents at wave 2	6.1	10.1	41.8	1.2
Living with two married parents at wave 2	0.3	9.0	16.2	82.2
TOTAL (weighted n)	100.0% (175)	100.0% (1,102)	100.0% (201)	100.0% (573)

The most stable arrangement for children was living with neither parent. As column 1 shows, an estimated 87.8 percent of the children who were living with neither parent at the first wave of interviews still were living with neither parent at the second wave. The second column shows that among all children living with a single parent at the first wave, 80.2 percent had the same living arrangement at the second wave.

Cohabiting relationships were much less stable. Only 41.8 percent of children whose parents were cohabiting at wave 1 were still living with cohabiting parents at wave 2. There are two ways in which cohabiting relationships usually end: a marriage or a break-up.[9] Column 3 shows that far more children whose parents were cohabiting experienced a break-up than a marriage: 41.7 percent were living with a single parent at wave 2, compared to 16.2 percent living with married parents. The overall rate at which cohabiting parents transitioned out of that arrangement is consistent with national studies showing that half of all cohabiting relationships either end or result in marriage within about a year. However, parents in this sample seemed more likely to end a cohabiting relationship by breaking up (rather than marrying) than is true in the nation as a whole.[10] This was particularly noticeable among African Americans who were cohabiting at wave 1: 59 percent had broken up with their partners by wave 2, and only 2 percent had married them.

Among children who were living with married parents at wave 1, 82.2 percent were still living with married parents at wave 2. Although this level of stability is much higher than for cohabiting relationships, it is substantially lower than national estimates of marital stability would suggest. Among a group of new marriages nationwide, it would take 54 months for the proportion still married to drop to 82 percent.[11] Since many of the marriages in our sample had been in existence before wave 1 (and therefore had survived some of the divorce-prone early years of marriage), we would expect an even slower drop, based on national estimates. Yet this decline was achieved in just 16 months, on average.

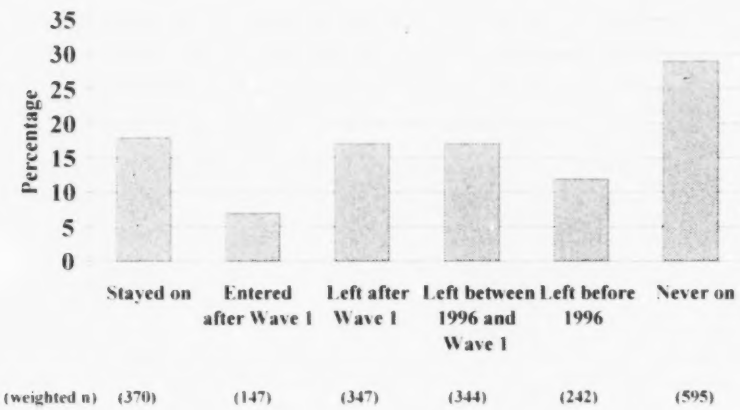
To be sure, we would expect marital dissolution to be more common in a sample of parents with lower education.[12] Moreover, some caregivers who were not legally married may have responded that they were married. Hispanic women in our ethnographic study, for example, used the Spanish words *marido* and *esposo* to refer to both husbands and steady boyfriends or partners. Consequently, some Hispanic women who were cohabiting may have been counted as "married" in our survey. However, the rate of marital disruption was even higher among African Americans (20 percent) than among Hispanics (17 percent). To be sure, some African-American respondents may have told the wave 1 interviewers that they were married to partners in their homes when, in fact, they were cohabiting.[13] Still, nearly all studies of marital disruption rely on self-reports, and these reports suggest a very high rate of dissolution.

Children's Living Arrangements and Welfare Reform

We might also ask how changes in living arrangements were related to the caregivers' receipt of TANF at the time or in the past. Figure 1 shows the percentage distribution of the

families according to their TANF history and their TANF status waves 1 and 2. The leftmost bar represents families that received TANF at both waves.[14] The next bar represents families that were off TANF at wave 1 but on at wave 2. The next bar represents families that were on TANF at wave 1 and off at wave 2.

Figure 1. TANF Histories of Families Interviewed at Survey Waves 1 and 2.

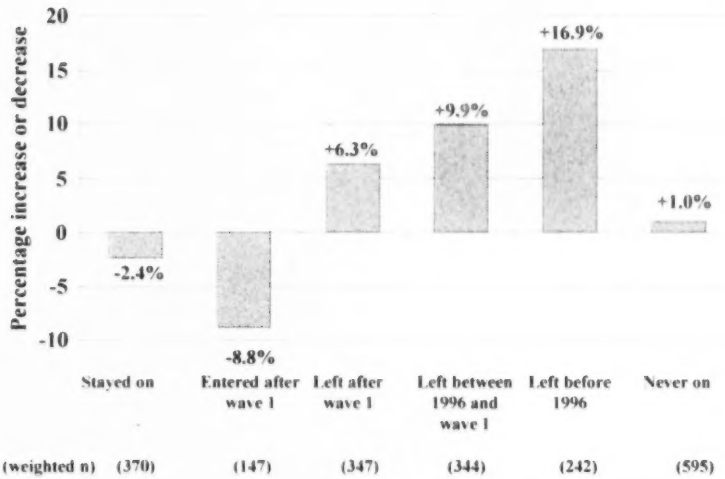


The fourth, fifth, and sixth bars all represent families that had left TANF prior to wave 1 or that had never received TANF. The fourth bar, "Left between 1996 and wave 1," represents families that had left TANF sometime between the year in which PRWORA, the national welfare-reform legislation, was enacted and the first interview. The fifth bar, "Left before 1996," represents families that left the rolls before PRWORA was enacted. And the sixth bar, "Never on," represents families that reported never receiving AFDC or TANF.

Figure 2 shows the percentage increase or decrease in two-parent families (regardless of cohabiting/marital or biological/nonbiological statuses) between waves 1 and 2 for each of these welfare groups. Among the first group, families that stayed on TANF, the number of two-parent families decreased by 2.4 percent. The decrease was even larger for families that entered TANF after wave 1. A net decrease is what we might expect among the subpopulations that stayed on welfare or moved onto welfare between the survey waves.

Among all other groups, the percentage of two-parent families increased. The categories "Left after wave 1" and "Left between 1996 and wave 1" include families that had left the welfare rolls just as, or after, PRWORA was implemented. The net increase in two-parent families in these two categories is consistent with the supposition that welfare reform influenced their living arrangements. But the net increase in two-parent families was largest among the next to last group: families that had received welfare sometime before 1996 but not since then. These families had not received benefits since the passage of PRWORA.

Figure 2 Percentage increase or decrease in two-parent families, by TANF status.



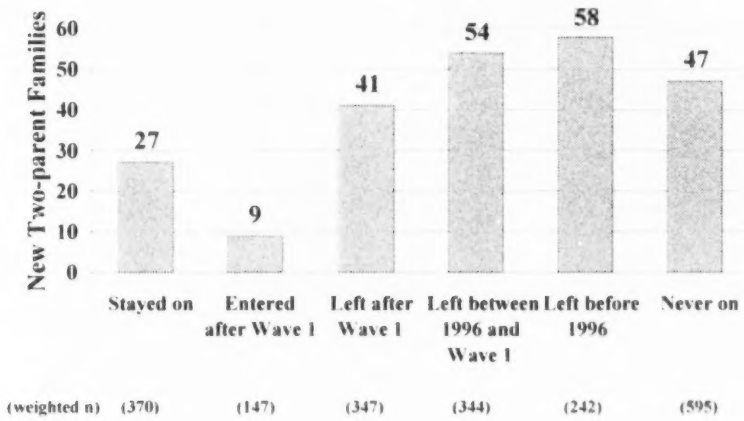
Finally, the last category, never on welfare, showed a very modest increase. Families in this group – numerically the largest and comprising almost two-thirds of all the two-biological-parent marriages in the sample – were less likely to make family transitions of any sort. This lower level of transitions suggests that there may be some unmeasured differences in likelihood of family stability between low-income families that have never received welfare compared to those who have ever received it.

We also asked all TANF recipients at wave 1 if they were currently subject to a time limit. If welfare reform were driving the increase in two-parent families, we might expect that single parents who knew they were under a time limit would be more likely than parents not under a time limit to cohabit or marry as a way of leaving TANF. We investigated this possibility for the families that left TANF after wave 1 – the third bar in Figure 2. For all three cities combined, we found no evidence for a time-limit effect: the rate of increase in two-parent families was just as high among TANF leavers who said they were not subject to a time limit or who didn't know as among leavers who said they were subject to a limit.[15] However, in Boston, which has the shortest time limit of the three cities (24 months in a 60-month period), there was evidence of a time-limit effect, although the number of cases was too low to be confident of the findings.[16]

Another way to understand how the welfare groups contributed to the overall movement toward two-parent families is to examine simply the number of new two-parent families each welfare group produced between waves 1 and 2. These numbers are presented in Figure 3. As the figure makes clear, families that had not recently been on TANF contributed heavily to the overall increases. In fact, families who had last left welfare before the passage of PRWORA in 1996 or who said they had never been on welfare accounted for 44 percent of all the new two-parent families that had formed between the interviews.[17] That they contributed so heavily to the movement toward two-parent families suggests that factors other than welfare reform, such as

the strong economy of the late 1990s and the expansion of income supports such as the EITC, may also have influenced parents' living arrangements.

Figure 3 Number of new two-parent families, by TANF status.



Discussion

By following children in low-income families over a period averaging 16 months, we have been able to observe at closer range the trends in family structure reported recently from national and state-level data. Our surveys confirm a modest trend toward two-parent families. But we find that the increase occurred almost entirely through the addition of a nonbiological parent to the household. In other words, the formation of stepfamilies, through remarriage or cohabitation, accounted for nearly all the increase. In addition, most of the increase occurred through cohabitation rather than marriage. These findings have implications for policy-makers concerned about children's well-being and about the effects of welfare reform on family structure.

Children's well-being: In much of the policy debates about fatherhood and marriage, it has been assumed that two-parent families are better for children than one-parent families. But a number of studies now suggest that the well-being of children in mother-stepfather families is no greater, on average, than in single-parent families.[18] This is particularly true if the remarriage occurs when children are in early adolescence.[19] The addition of a stepfather to a household engenders a change in the family system that requires a period of adjustment. Adolescents, who are trying to coming to terms with their own emotional and physical development, may have a more difficult time adjusting to the entrance of a mother's husband or boyfriend. Studies suggest that adolescents in mother-stepfather households, particularly girls, tend to leave home earlier than

those in two-parent households as a means of resolving tensions.[20] And even after a few years, stepparents tend to be less engaged with their stepchildren than with biological children.

Most of this research has been carried out with middle-class families where the formation of a stepfamily usually follows a divorce. In low-income families, stepfamilies are often formed when men cohabit with single mothers who gave birth outside of marriage and have raised children on their own, or perhaps with the help of kin such as a grandmother. In these kinds of families, too, the addition of a stepparent can require adjustments. A man in such a family may be urged, for instance, to side with the mother in a childrearing dispute with the grandmother; but if he criticizes the grandmother too harshly, the mother may defend her.[21]

As for the predominance of cohabitation rather than marriage in the new two-parent families: We do not yet know whether spending time in a cohabiting-couple family is less beneficial to children than spending time in a married-couple family.[22] But it is clear that cohabiting couples break up more often. Indeed, we found that 42 percent of the cohabiting couples at wave 1 had broken off their relationships by wave 2. Some of these disrupted partnerships may not have lasted long enough for the mother's partner to have been considered a parent-like figure.

Moreover, evidence is accumulating that the greater the number of family transitions children experience, the lower is their well-being. Family transitions occur when cohabiting or married biological parents separate and when their new partners move into or out of the household. One study found that the number of family transitions an adolescent girl had experienced was a stronger predictor of becoming pregnant than was the amount of time she had spent living with a single parent.[23] Another found more behavior problems among boys when their mothers had experienced more transitions;[24] yet another found poorer school adjustment among sixth graders with multiple family transitions.[25] In fact, a large study in New Zealand found that both children whose married mothers had stayed married *and* children whose single mothers had stayed single had fewer behavioral problems than children whose mothers had changed partners.[26]

To be sure, some of the two-parent stepfamilies formed between waves 1 and 2 likely involved committed, active stepparents who exerted a positive influence over their stepchildren's lives. And the majority of children in stepfamilies adjust adequately and function well.[27] But from what we know about the problematic aspects of stepfamilies, the high rate at which cohabiting unions disrupt, and the correlates of multiple family transitions, we have reason to question the extent to which the kinds of two-parent families that parents formed in our sample between waves 1 and 2 will benefit the children involved. In fact, it is not clear that the children born to single mothers who later cohabited or remarried are better off, on average, than they would have been had their mothers remained single. In any case, it seems safe to say that the benefits will be substantially lower, on average, than would be produced by the formation of lasting, two-biological-parent households. We should have modest expectations, then, for the consequences of the recent movement toward two-parent families that our study, and others, have found among low-income families.

In addition, even among the families of married couples at wave 1, we found high rates of separation compared to national estimates. Policy-makers have been discussing so-called low-income "fragile families," consisting of cohabiting parents who have a child together.[28] Most observers have assumed that marriages, once formed, are hardy enough to last a long time. Our study suggests that there may also be many low-income "fragile marriages" that need support.

Welfare reform. Policy-makers are also interested in the extent to which welfare policies are influencing family structure. If the movement toward two-parent families were primarily a consequence of welfare reform, then one would expect to observe change among families that received TANF since the passage of PRWORA. In fact, we do see a net movement toward two-parent families among families that left the TANF rolls after the implementation of PRWORA. But nearly half of the transitions into two-parent families occurred among families that had not received welfare since PRWORA was implemented or who said they had never received it. This finding suggests that events other than welfare reform also were influencing family formation. The late 1990s were a time of great prosperity and low unemployment rates. In addition, Congress had expanded programs that supplement earnings, such as the Earned Income Tax Credit. It is possible that the strong economy and the more generous earnings supplements influenced the growth of two-parent families in the low-income neighborhoods from which we sampled.

Of course, even families not on welfare may have been influenced by the knowledge that welfare is now time-limited and requires work. Nevertheless, our detailed examination of transitions in children's living arrangements suggest that welfare reform policies were not the only force in the movement toward two-parent families. If low unemployment was also important, then the current recession may already have slowed the increase in two-parent families; and we may not see further increases until the economy resumes robust growth.

NOTES

[1] E.g., Richard Bavier. 2001. "Recent Increases in the Share of Young Children Living with Married Mothers." U.S. Office of Management and Budget; Gregory Acs and Sandi Nelson. 2001. " 'Honey, I'm Home.' " Changes in Living Arrangements in the Late 1990s." New Federalism: National Survey of America's Families. Series B, no. B-38, June. Washington, DC: The Urban Institute; and Allen Dupree and Wendell Primus. 2001 (June). "Declining Share of Children Lived with Single Mothers in the Late 1990s.". Washington, DC: Center on Budget and Policy Priorities.

[2] Blaine Harden. 2001. "2-Parent Families Rise After Changes in Welfare Laws." *The New York Times*, August 12, p. 1A.

[3] If more than one child age 0 to 4 or 10 to 14 was present, we randomly selected one to be the focus of the interview.

[4] See see Pamela Winston, Ronald Angel, Linda Burton, Andrew Cherlin, Robert Moffitt, and William Julius Wilson. *Welfare, Children, and Families: A Three City Study. Overview and Design Report* (Baltimore: Johns Hopkins University, 1999). Available at www.jhu.edu/~welfare.

[5] In 48 cases, the child had changed caregivers between waves 1 and 2. In these cases, we report the living arrangement of the child at each wave. In about half of these cases, the child had changed from living with one parent at wave 1 to living with neither parent at wave 2.

[6] Acs and Nelson. See note 1.

[7] Wendell Primus. 2001. "Child Living Arrangements by Race and Income: A Supplementary Analysis." Washington, DC: Center on Budget and Policy Priorities.

[8] However, 8 percent of the caregivers who formed new unions between waves 1 and 2 had given birth to infants who were living with both biological parents. But for children already born by wave 1, nearly all of the additional partners and parents were not their biological fathers.

[9] They may also end when a partner is incarcerated. We did not ask about incarceration among cohabiting couples, but we ascertained that among couples who were married and co-residing at wave 1, 4 percent reported at wave 2 that the husband was incarcerated.

[10] According to estimates from a 1995 survey, 38 percent of cohabiting unions would be expected to end in separation within five years. Our sample has already surpassed that percentage in 16 months. See Larry L. Bumpass and Hsien-hen Lu. 2000. "Trends in cohabitation and implications for children's family contexts in the United States." *Population Studies* 54: 19-41.

[11] Matthew D. Bramlett and William D. Mosher. 2001. "First Marriage Dissolution, Divorce, and Remarriage: United States." Advance Data no. 323, May 31. Washington, DC: U. S. National Center for Health Statistics.

[12] James A. Sweet and Larry L. Bumpass. 1987. *American Families and Households*. New York: Russell Sage Foundation.

[13] We identified 15 respondents who said they were married at the first interview but said at the second interview that they were cohabiting with a man who had same first name. We considered those respondents to have been cohabiting with the same person at both interviews.

[14] We established whether a family was receiving TANF at each survey wave by examining responses to questions about their status at the interview date and during the previous two months. If the caregiver reported that the family had received TANF at two or more of these three time points, we considered them to be "receiving" or "on" TANF.

If, however, they only reported receiving TANF at one of these three time points, we did not consider them to be receiving TANF. We used this decision rule to exclude families that may have received TANF for only a very short period around the time of the interview.

[15] Among single mothers who left TANF after wave 1 and were subject to a time limit, 13 percent were living with a partner or husband at wave 2. Among single mothers who left TANF after wave 1 and were *not* subject to a time limit, the corresponding figure was 15 percent.

[16] Of the 22 single mothers in Boston who left TANF and were *not* subject to a time limit, just one was living with a partner or husband at wave 2. Of the 49 single mothers in Boston who left TANF and *were* subject to a time limit, 17 were living with a partner or husband at wave 2.

[17] (58 + 47) ÷ (27 + 9 + 41 + 54 + 58 + 47) = .44

[18] Andrew Cherlin and Frank F. Furstenberg, Jr. 1994. "Stepfamilies in the United States: A Reconsideration." *Annual Review of Sociology* 20: 359-381; and Robert E. Emery. 1999. *Marriage, Divorce, and Children's Adjustment.* Second Edition. Thousand Oaks, CA: Sage Publications.

[19] E. Mavis Hetherington and Katherine M. Jodl. 1994. "Stepfamilies as a Setting for Child Development." Pp. 55-79 in Alan Booth and Judy Dunn (eds.), *Stepfamilies: Who Benefits? Who Does Not?* Hillsdale, NJ: Lawrence Erlbaum Associates.

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